Chapter 13 Trustee 6308 Iola Avenue (806) 748-1980 Phone (806) 748-1956 Fax

IN THE UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF TEXAS WICHITA FALLS DIVISION

IN RE: CASE NO: 09-70277-HDH-13

ALICE LOUISE SNEDDON HEARING DATE: 2/17/2010 HEARING TIME: 11:00 AM

TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (if required)

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2009-03 and would respectively show unto to the Court as follows:

I. OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm	n# Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name Sc	Scheduled Amount	
011 0 U	ADVANCE AMERICA	\$423.75	012 0 U	AFNI	\$350.00	
013 0 U	ARIZONA MAIL ORDER CO	\$104.00	014 0 U	AAROW FINANCIAL SERVICES	\$628.00	
015 0 U	ARROW FINANCIAL SERVICES	\$335.79	016 0 U	ARROW FINANCIAL SERVICES	\$622.41	
018 0 U	ASSOCIATES CITIBANK	\$1,150.00	019 0 U	CITIFINANCIAL	\$109,872.0 0	
020 0 U	COLLECT RITE	\$480.00	022 0 U	CREDIT COLLECTION SERVICES	\$200.32	
023 0 U	CREDIT COLLECTION SERVICES	\$105.74	024 0 U	CREDIT MANAGEMENT	\$396.00	
025 0 U	CREDIT SYSTEMS INTERNATIONAL	\$41.00	026 0 U	EASTERN CREDIT CORP.	\$146.00	
027 0 U	EASTERN CREDIT CORP.	\$9.00	028 0 U	EASTERN COLLECTION CORPORATION	\$116.26	
029 0 U	ESM ENTERPRISES	\$790.00	034 0 U	FIRST NATIONAL COLLECTION BUREAU	INC \$1,112.96	
036 0 U	JEFFERSON CAPITAL SYSTEMS LLC	\$576.00	037 0 U	LANE BRYANT	\$682.00	
038 0 U	MERCHANTS CREDIT	\$329.00	040 0 U	MIDLAND CREDIT MANAGEMENT	\$1,113.00	
041 0 U	MIDLAND CREDIT MANAGEMENT	\$337.00	043 0 U	NATIONAL CREDIT ADJUSTERS	\$579.00	
044 0 U	NATIONAL RECOVERY AGENCY	\$95.00	045 0 U	NCP FINANCE LIMITED PARTNERSHIP	\$421.59	
047 0 U	PORTFOLIO RECOVERY ASSOCIATION	\$788.00	049 0 U	PROGRESSIVE DEBT RELIEF	\$2,800.00	
052 0 U	THE CASH STORE	\$361.35	055 0 U	TXU ENERGY	\$517.00	
056 0 U	TXU ENERGY	\$517.00	060 0 U	WICHITA FURNITURE SALES & RENT	\$581.00	

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee	Creditor	Collateral / Description	Claim	Value	%	Term	Paid / Treated
Claim #		-	Amount				

SECURED CREDITORS

009 0 WICHITA COUNTY 0277-hdh13	Doc 15 Filed 01/08/10 Page 2 of 5	Entered 01	/08/10 _{568,561.00} 1	4:06:0)7	Desc PO DIRECT BY DEBTOR
010 0 FREEDOM FINANCIAL	HOMESTEAD	\$0.00	\$68,561.00			PD DIRECT BY DEBTOR
035 0 * INTEGRITY TEXAS FUNDING	2002 BUICK	\$1,604.06	\$1,604.06	8.00%	41	\$57.94 PAID BY TRUSTEI
Debt provided unsecured, but claim filed secured.	See modification below.					
064 0 * CITY VIEW INDEPENDENT SCHOOL DIST	07 PROPERTY TAXES/CITY VIEW ISD	\$527.16	\$527.16	12.00%	41	\$20.72 PAID BY TRUSTE!
Not provided for in confirmed plan. See modification	on below.					
065 0 * CITY VIEW INDEPENDENT SCHOOL DIST	09 PROPERTY TAXES/CITY VIEW ISD	\$823.00	\$68,561.00			PD DIRECT BY DEBTOR
Not provided for in confirmed plan. See modification	on below.					
066 0 * WICHITA COUNTY WATER IMPR	08 PROPERTY TAXES	\$18.29	\$68,561.00	12.00%	41	\$0.72 PAID BY TRUSTEE
Not provided for in confirmed plan. See modification	on below.					
066 1 * WICHITA COUNTY WATER IMPR	09 PROPERTY TAXES	\$17.00	\$68,561.00			PD DIRECT BY DEBTOR
Not provided for in confirmed plan. See modification	n helow					

UNSECURED GENERAL CREDITORS

Trustee Clr	m# Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
017 0 U	ASSET ACCEPTANCE	\$1,066.46	021 0 U	COUNTRY DOOR	\$159.68
	PURCHASES/LANE BRYANT WFNNB			PURCHASES	
030 0 U	ROUNDUP FUNDING LLC	\$579.42	031 0 U	FELLHAUER MORRIS VETERINARY CLIN	NC \$144.44
	SERVICES/EZ CORP			SERVICES	
032 0 U	FERGUSON VERESH	\$817.76	033 0 U	PRA RECEIVABLES MANAGEMENT	\$721.12
	SERVICES			PURCHASES/CREDIT ONE	
039 0 U	MIDLAND CREDIT MANAGEMENT	\$1,131.98	042 0 U	MONROE & MAIN	\$329.19
	PURCHASES			PURCHASES	
046 0 U	NATIONWIDE CREDIT SERVICE LLC	\$6,845.73	050 0 U	JEFFERSON CAPITAL SYSTEMS LLC	\$576.67
	SERVICES			PURCHASES/SALUTE VISA GOLD	
051 0 U	SEVENTH AVENUE	\$450.98	053 0 U	COTTONWOOD FINANCIAL TEXAS LP	\$843.03
	PURCHASES			SERVICES	
058 0 U	WESTERN SHAMROCK CORPORATION	\$1,075.32	059 0 U	WESTERN SHAMROCK CORPORATION	\$537.18
	SERVICES			LOAN	
075 0 U *	GINNYS	\$623.57			
	PURCHASES NOT PROVIDED FOR IN PLAN				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2009-03 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

All creditors shall be treated over 41 months. Debtors plan shall extend from 36 to 41 months. Debtor shall pay \$201 per month beginning July 2009 for a total base of \$8,241.00 The secured claim by Integrity TX Funding for \$1,604.06 shall be valued at \$1,604.06 and paid through the plan at 8% interest over 41 months with a payment of \$57.94 per month. The secured claim by City View ISD for \$527.16 shall be valued at \$527.16 and paid through the plan at 12% interest over 41 months with a payment of \$20.72 per month.

plan at 12% interest over 41 months with a payment of \$20.72 per month.

The secured claim by City View ISD for \$823 shall be valued at \$68,561 and paid direct.

The secured claim by Wichita County Water Improvement District for \$35.29 shall be valued at

\$68,561 and treated as follows: The portion for 2008 taxes in the amount of \$18.29 sahll be paid through the plan at 12% interest over 41 months with a payment of \$.72 per month. The portion for 2009 taxes in the amount of \$17.00 shall be paid direct.

/s/ Walter O'Cheskey
Walter O'Cheskey
Chapter 13 Trustee

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IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 2/17/2010 AT 11:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 08:30 AM. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2009-03 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey Chapter 13 Trustee

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I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 1/8/2010 /s/ Walter O'Cheskey

Walter O'Cheskey Chapter 13 Trustee

AAROW FINANCIAL SERVICES 5996 W TOUHY AVE NILES IL 60714

ADVANCE AMERICA 1706 9TH ST WICHITA FALLS TX 76301

AFNI PO BOX 3097 BLOOMINGTON IL 61702

ALICE LOUISE SNEDDON 1024 WELLINGTON LN WICHITA FALLS TX 76305

ARIZONA MAIL ORDER CO PO BOX 28897 TUCSON AZ 85726

ARROW FINANCIAL SERVICES 21031 NETWORK PLACE CHICAGO IL 60678

ASSET ACCEPTANCE PO BOX 2036 WARREN MI 48090

ASSOCIATES CITIBANK ATTN CENTRALIZED BANKRUPTCY PO BOX 20507 KANSAS CITY MO 64195

CITIFINANCIAL PO BOX 499 HANOVER MD 21076

CITY OF WICHITA FALLS, WF ISD AND COUNTY C/O PERDUE BRANDON FIELDER COLLINS & MOT PO BOX 8188 WICHITA FALLS TX 76307

CITY VIEW INDEPENDENT SCHOOL DISTRICT 1025 CITY VIEW LANE WICHITA FALLS TX 76306

COLLECT RITE PO BOX 1928 LAS CRUCES NM 88004

COTTONWOOD FINANCIAL 1901 GATEWAY DRIVE SUITE 200 IRVING TX 75038

COTTONWOOD FINANCIAL TEXAS LP 1901 GATEWAY DRIVE SUITE 200 IRVING TX 75038

COUNTRY DOOR C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374

COUNTRY DOOR PO BOX 2830 MONROE WI 53566

CREDIT COLLECTION SERVICES TWO WELLS AVE DEPT 9136 NEWTON CENTER MA 02459

CREDIT MANAGEMENT 4200 INTERNATIONAL PKWY CARROLLTON TX 75007

CREDIT SYSTEMS INTERNATIONAL 725 S WELLS STREET STE 501 CHICAGO IL 60607

EASTERN COLLECTION CORPORATION PO BOX 453 BOHEMIA NY 11716

EASTERN CREDIT CORP. 1626 LOCUST AVENUE BOHEMIA NY 11716

ESM ENTERPRISES PO BOX 11128 PENSACOLA FL 32524

EZ MONEY LOAN SVCS 3210 MIDWESTERN PKWY WICHITA FALLS TX 76308

FELLHAUER MORRIS VETERINARY CLINIC 202 VALLEY VIEW RD AT LOOP 11 WICHITA FALLS TX 76306

FERGUSON VERESH 703 E SCOTT WICHITA FALLS TX 76301

FIRST NATIONAL BANK OF MARIN CUSTOMER SERVICE PO BOX 98873 LAS VEGAS NV 89193

FIRST NATIONAL COLLECTION BUREAU INC 610 WALTHAM WAY SPARKS NV 89434

FREEDOM FINANCIAL 7700 WEST PARMER LANE BUILDING D AUSTIN TX 78729

GE MONEY BANK C/O RECOVERY MANAGEMENT SYSTEMS CORP 25 SE 2ND AVE STE 1120 MIAMI FL 33131

GINNYS C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374

INTEGRITY TEXAS FUNDING 3440 PRESTON RIDGE ROAD SUITE 500 ALPHARETTA GA 30005

INTEGRITY TEXAS FUNDING LP 84 VILLA ROAD GREENVILLE SC 29615 INTERNAL REVENUE SERVICE PO BOX 21125 PHILADELPHIA PA 19114

INTERNAL REVENUE SERVICE PO BOX 21126 PHILADELPHIA PA 19114

INTERNAL REVENUE SERVICE SPECIAL PROCEDURES 1100 COMMERCE ST MC 5027DAL DALLAS TX 75242

JEFFERSON CAPITAL SYSTEMS LLC 16 MCLELAND ROAD ST CLOUD MN 56303

JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302

JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195

LANE BRYANT PO BOX 182125 COLUMBUS OH 43218

MCCALLA RAYMER ET AL BANKRUPTCY DEPARTMENT 1544 OLD ALABAMA ROAD ROSWELL GA 30076

MERCHANTS CREDIT 223 W JACKSON ST CHICAGO IL 60606

MIDLAND CREDIT MANAGEMENT 8875 AERO DRIVE SUITE 200 SAN DIEGO CA 92123

MONROE & MAIN 1112 7TH AVE MONROE WI 53566

MONROE & MAIN C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374

MONTE J WHITE ATTORNEY AT LAW 1106 BROOK AVE HAMILTON PLACE WICHITA FALLS TX 76301

NATIONAL CREDIT ADJUSTERS PO BOX 3023 HUTCHINSON KS 67504

NATIONAL RECOVERY AGENCY 2491 PAXTON ST HARRISBURG PA 17111

NATIONWIDE CREDIT SERVICE LLC PO BOX 1787 LONGVIEW WA 98632

NCP FINANCE LIMITED PARTNERSHIP 100 EAST THIRD STREET 5TH FLOOR DAYTON OH 45402

NCS CORP PO BOX 1787 1340 12TH AVENUE LONGVIEW WA 98632

PORTFOLIO RECOVERY ASSOCIATES PO BOX 41067 NORFOLK VA 23541

PORTFOLIO RECOVERY ASSOCIATION 120 CORPORATE BLVD STE 100 NORFOLK VA 23502

PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541

PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541

PROGRESSIVE DEBT RELIEF 5703 RED BUG LAKE RD STE 283 WINTER SPRINGS FL 32708

ROUNDUP FUNDING LLC PO BOX 91121 MS 550 SEATTLE WA 98111

SALUTE PO BOX 105374 ATLANTA GA 30348

SEVENTH AVENUE C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS TX 75374

SEVENTH AVENUE PO BOX 2804 MONROE WI 53566

THE CASH STORE 3900 SHEPPARD ACCESS ROAD WICHITA FALLS TX 76308

TXU ENERGY ATTN COLLECTIONS PO BOX 666565 DALLAS TX 75266

TXU ENERGY RETAIL COMPANY LP PO BOX 650393 C/O BANKRUPTCY DEPT DALLAS TX 75265

UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102

US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE 3RD FLOOR DALLAS TX 75242

US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530 $\,$

WELLSHIRE FINANCIAL SERVICES 3310 KEMP BLVD WICHITA FALLS TX 76308

WESTERN SHAMROCK CORPORATION ATTENTION BANKRUPTCY 801 S ABE ST SAN ANGELO TX 76903

WICHITA COUNTY WATER IMPROVEMENT DISTRICT 2 402 E SCOTT WICHITA FALLS TX 7630 Doc 15 Filed 01/08/10 Entered 01/08/10 14:06:07 Desc WICHITA COUNTY WATER IMPROVEMENT DISTRICT 2 402 E SCOTT WICHITA FALLS TX 7630 TO 5 WICHITA FALLS TX 7630 T

WILLIAM T NEARY UNITED STATES TRUSTEE 1100 COMMERCE STREET RM 976 DALLAS TX 75242